

IOWAccess Project 6

Online Housing Information & Financial Services

Mission

The development of easy to use, concise electronic access to housing and finance services available through national, state, and local governments and private entities.



List of Members

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Section 1 ■ Approach

Background Information and Description

Who? The Project 6 Team, comprised of 30 members from various federal, state, and local housing agencies, initially met in May 1997 to begin working on the service. These 30 members were identified as providers of funding for housing and invited to become members of the committee. The size of the group dwindled as the immensity and complexity of the service became more evident. Eventually, 12 dedicated members became the "Service 6 Team."

What? – Goals of the Team

- The team was charged with creating a website to provide an easy to use concise electronic gateway to housing and financial services available to lowans. Over the past year, our Project Vendor, Iowa State University College of Design, and over 700 agencies and financial partners from around the state have worked together to create this searchable database of housing resources. Prior to the creation of this site, no central clearinghouse of information relating to housing and financial services existed.
- This could best be accomplished by providing simplified access (by category or service) to the user at whatever level of technical expertise or type of equipment at their disposal. This would entail the creation of a searchable database for housing and finance products and services.
- This database would allow the user to fill in an "electronic form" requesting general information about their needs and would return a list of housing and financial services that would best fit their needs. Initially, this list would provide basic information about each entity that would allow the user to either link to the applicable site, or provide information such as phone numbers and addresses.
- Eventually, this site could provide on-line forms, (with the input and approval from participating programs,) that would allow the user to apply directly for assistance via IOWAccess.
- This site should contain a directory of links to participants in housing, finance services, and professional associations in all of Iowa's geographic regions. In addition, the site should contain a section of "Frequently Asked Questions" which may better help the user successfully navigate this site. Finally, the site could benefit from including a section of "models" or examples of different types of applications that the participating agency may require the user to complete. These forms could be available for download through a program such as Adobe Acrobat™Reader.

How? By entering a few pieces of information (such as city, family income, and family size), the database will return a list of the housing programs and resources available in the citizen's area that may assist them with their needs. This site provides information on elderly housing, homeless shelters and services, and counseling services available to all Iowans.

Iowa State University will be responsible for the production of marketing tools such as brochures and information sheets to be made available to all participating agencies and financial partners upon request. In addition, all 99 counties, through their Iowa State University extension offices will receive marketing tools and training in the use of the system.

Needs Assessment

Prior to the creation of this database, no central clearinghouse of information relating to housing and financial services existed for Iowans. Many government housing programs are well-kept secrets, often available only through financial partners who participate in their programs. This information available at this site will arm the citizen with information about the programs for which they could be eligible.

Most government housing agencies have developed an Internet presence, but the average user may have no knowledge of how to navigate the Internet to find the information they are seeking. They also may only have access to low-end hardware and software that may make access cumbersome or frustrating. The design of this site with its small graphics and powerful database engine allows for a quick return of information regardless of the user's platform.

The citizen survey completed by Seltzer Inc. confirmed the overwhelming need for a service/web site presence of this nature.

Target Users

Our target user would be anyone who has housing questions. We have defined two main categories of potential users:

1. General Population (Citizens)
 - a) First-time homebuyers.
 - b) Home buyer in search of renovation or targeted area funds.
 - c) Elderly citizens seeking financial assistance.
 - d) Any citizen in need of housing (permanent or temporary)
2. Industry Professionals (Partners)
 - a) Resource for agencies to assist clients in finding programs to obtain their housing goals.
 - b) Education of staff assisting clients about housing programs available around the state.
 - c) Improve communication between housing program professionals regarding their programs by sharing information about upcoming events (new programs, funding available.)

Approach

Steps Involved to Complete the Project

The following approach was discussed extensively in the early phases of this process at the monthly team meetings. The following action steps evolved and developed as a result of those meeting.

- Develop and refine project plan to include all components required by IOWAccess guidelines.
- Develop a request for proposal to issue to potential vendors
- Vendor selection and preliminary database design.
- Develop criteria with which to create a questionnaire to be sent to all potential service providers. Include in questionnaire a needs assessment for service providers.
- Develop an outline of the site including, but not limited to: layout, forms, and potential links.
- Evaluation and organization of links and categories (structure).
- Ongoing monitoring of vendor by a working sub-committee.
- Go live with the site.
- Test and redesign site based upon input from "test sites."

What was done to complete this web site and why was it done this way?

- The team met monthly prior to vendor selection to develop and refine the work plan.
- The team developed a Request for Proposal to issue to potential vendors. There was a two-month period in which we could not proceed while Project 1 and ITS/ICN staff determined a standard for issuance of RFP's. Eventually the team abandoned the RFP in favor of the less formal and restrictive Request for Information (RFI.)
- Once the RFI was issued, vendor selection went smoothly. A delay occurred again while it was determined how a contract would be issued by ITS/ICN. This delay caused our project timeline to again be extended by one month.
- Once the contract was signed (a 28E Agreement), the Iowa State University Team went to work on the design of the questionnaire. It was determined that we would need to develop two distinct questionnaires, one for financial partners (banks, lenders) and one for "local partners" (local housing agencies, regional agencies).
- The Iowa State University Team began development of the actual web pages. With input from the Project 6 team, graphics were selected, and page layouts were developed. The team agreed to name the site, "Make your Move, on-line housing resources for lowans." Text was developed to describe the site and assist visitors with accessing the database.
- Utilizing students, the Iowa State University Team began phone surveys for all financial partners identified from the members of the Project 6 Team. The surveys were completed within six weeks. The data was then entered into the database. This phase took approximately four weeks.

- The Project 6 team then identified another group to survey – elderly housing facilities. Another survey, based upon a model obtained from the Department of Elder Affairs was sent out. Over 200 facilities returned the questionnaire. This phase of the project took approximately four weeks to complete.
- Once data entry was complete, Iowa State University sent out an evaluation tool to all site participants recapping their specific information and asking for site corrections and feedback. A form was developed for the web site to allow visitors to give their feedback over the Internet.

Section 2 ■ Cost/Benefit Analysis

Timeframe for Web Site

Phase 1	Questionnaire Construction & Initial data Collection	12/1/97 to 4/1/98
Phase 2a	Database Design & Implementation	2/1/98 to 5/1/98
Phase 2b	Web-Site Design and Development	2/1/98 to 5/1/98
Phase 3	Testing/Modification	4/1/98 to 6/1/98
Phase 4	Marketing/Evaluation	6/1/98 to 10/1/98
Phase 5	Maintenance & Continued Data Collection	4/1/98 to 10/1/98

Because the contract with ISU was not signed until January, 1998 our timeframe was set back one month. ISU was able to make up that time by working long hours during the database design and implementation phase.

Expenditures

Total expenditures by type (estimated as of July 7, 1998)

Staff (Salaried positions)*	61,720
Staff Benefits*	12,930
Staff (Hourly Rate employees)*	7,250
Equipment	6,000
Printing	4,000
Travel	600
Phone	2,700
Supplies	2,000
Postage	1,500
Brochure Design	900
Ethernet Connection	<u>400</u>
Total	\$100,000

*Because the nature of this project involved the collection of the initial data before database design could begin, salaries and manpower were the highest budgeted item. In addition, the staff figures include an extension of the contract with ISU through December 31, 1998.

Ongoing costs to maintain

Estimate approximately \$5,000 per year to re-survey financial partners and for hardware and database maintenance.

Web site Benefits

Because the purpose of our site is to provide information and service to the citizen, the cost savings to federal, state and local governments is not easily measured in terms of dollars. However a few benefits are immediately visible.

- This web site will improve citizen contact with housing information sources at all levels of government. It will bring the information directly to the user, through a simple to use interface with the database. This will result in some financial savings to the citizen by eliminating numerous long distance phone calls and trips to visit with funding sources. It may also result in cost savings to the funding source by eliminating mailing of brochures and staff time to answer questions available on the site.
- This web site will make citizens aware of housing options that were previously little known outside a small circle of lenders/realtors.
- This web site will benefit people outside the state looking at housing options available in Iowa for themselves or family members. It may result in financial saving by eliminating the expense of traveling to the state or making long distance phone calls to make housing decisions.
- This web site will provide a wealth of information to housing providers charged with assisting clients/citizens who either call or walk in for assistance. This will also allow these professionals to make more accurate referrals to other agencies if they are unable to assist the client with their resources.
- A better-informed citizen has the ability to make smarter choices when it comes to housing. The citizens are able to access the information at their leisure, and familiarize themselves with the information before seeking the assistance of a financial partner or government agency. This will result in direct savings in the time and effort necessary to provide the citizen with proper information to obtain their goal.

Section 3 ■ Evaluation

Initial testing of site by a select group of users (chosen by the Project Team) was accomplished in May and June 1998. This group included both government and private providers of housing as well as private citizens. Their input and suggestions are being evaluated and incorporated in to the final version of the site scheduled to go on-line by September 1, 1998. This testing involved viewing the site with potential clients and filling out an evaluation form.

Financial Partners who are participating in this project were asked by survey to judge the effectiveness of the site. Each participant was sent a promotional letter and summary of the information provided to ISU by that institution regarding their participation in various financial and homeownership programs.

They were given access to the "test" site and asked to judge the effectiveness of the site. In addition, they were also provided with a "feedback form" which allowed them to advise Iowa State University of changes regarding their institution.

They were asked to provide this service to customers and staff. Effectiveness would be judged in terms of the number of hits to the linked sites or increase/decrease in the amount of customer contact via conventional methods (correspondence, telephone, face-to-face interview).

Evaluation Results

- The web site has been "live" since July, 1998. Between July 28, 1998 and December 8, 1998 over 6,270 "hits" to the front page of our site have been recorded. This translates to approximately 46 visits to the web site each day. During the month of November, 1998 over 700 successful accesses to the site were recorded.
- Attachment A is a sample of the "Feedback Form" provided on the web site to assist the team in on-going evaluation of the site. Following is an analysis of the results received using this evaluation tool.

Question 1: How Useful was this site for you or your organization? (5 being very useful, 1 being not very useful.) Those who responded to the survey gave the site an overall score of 4.1 for usefulness. One respondent advised that the receptionist in their office was using this site frequently to help people who called in requesting housing information.

Question 2: Was the information you found on this site accurate? (5 being very accurate, 1 being inaccurate.) Those who responded to the survey gave the

accuracy of the information on this site a score of 3.7. Many of those who responded to the survey we also reporting corrections or additions to the information about their institutions which may account for this lower score.

Question 3: Was the information found on this site complete? (5 being very complete, 1 being incomplete.) Those who responded to the survey gave the completeness of the site an overall score of 3.1. Many requests for information regarding homelessness, transitional housing, nursing homes and care facilities have been received. The team is taking these requests into consideration for future expansion of the site.

Question 4: Was the site easy to navigate? (5 being very easy to navigate, 1 being confusing.) Those who responded to the survey gave the ease of navigation of this site a score of 4.1. One respondent remarked that the site is very logically organized and she was able to find what she was looking for quite easily.

Question 5: Was the site visually appealing? (5 being nice to look at, 1 being boring.) Those who responded to the survey gave the visual appeal of this site a score of 4.6. One respondent noted the high quality of the graphics and the layout of the site set it apart from other web sites. He went on to note that the site was clean and simply visually appealing.

Question 6: What was your overall impression of the site? (5 being very impressed, 1 being not impressed.) Those who responded to the survey gave the overall impression of the site a score of 3.4.

Question 7: Will you use this site in the future? (5 being often, 1 being never.) Those who responded to the survey this question a score of 3.7, citing a lack of computers for the low-income as a potential reason this site may not be utilized by the citizens of Iowa.

The overall score of the site was 3.8. This analysis was based upon the review of 57 responses to the web site feedback form received by Iowa State University between July 28, 1998 and November 30, 1998.

Lessons Learned

- A project of this nature relies heavily on other "spokes" of the wheel. If there is a problem at one point, it delays everyone else. The over-all platform should have been decided in advance.

- In some instances too much emphasis was placed upon a pre-set timetable for the overall delivery of services or results. Some phases of the process had to be hurried or were not done as well as they could have been if less emphasis had been placed upon delivery of results.
- There were too many obstacles out of the control of the teams that caused a lot of extra work and anxiety at the individual team and contractor level.
- The goals of the team could have been more clearly defined. Many of the results achieved were based on a shifting of emphasis and clarification of target audience throughout the process. This flexibility allowed us to create more than we had hoped to achieve, but placed a greater burden upon the contractor. Luckily, the Iowa State University Team was as dedicated to the success of this site as the Team.

What would you have done differently?

- The initial survey of housing partners might have been better accomplished with a mailing. In some cases, the person who was interviewed on the phone may not have been the person best suited to provide the information. The elderly survey, which was mailed, seemed to net more positive responses and more accurate information. Future re-surveying will be accomplished by a mailing.
- Overall, the Team was very pleased with the process at the team level. Reaction to the web site has been extremely positive. Our site has been used in numerous demonstrations by Iowa Interactive and has been demonstrated at numerous housing conferences and meetings.

Section IV ■ Future Plans – Conclusions & Recommendations

Primary Agency

The Iowa Finance Authority has agreed to become the primary agency for Project 6.

FY99 Sustainability

The contract with the project vendor has been extended, with the use of existing funds through December 1999. At this time no further expenditures are foreseen for Fiscal Year 1999.

- The Iowa Finance Authority will absorb any unforeseen expenses.
- In addition, IFA will dedicate staff time to the maintenance and integrity of the financial resources data. The Department of Human Services has agreed to be responsible for maintaining the integrity of the handicapped/disabled persons data and the Department of Elder Affairs for the elderly housing data.
- Marketing tools, such as brochures and information sheets prepared by Iowa State University have been created using the initial allocation of funds. These tools will be disseminated to all participating agencies to use in presentations and conferences. In addition, all 99 county Iowa State University Extension offices will receive brochures and training in the use of the system. The cost of producing additional materials for participating agencies will rest with the primary agency.

FY00 Impact

FY00 and future years will require a regular schedule of surveying participants to ensure the accuracy and integrity of the database. The estimated hard costs of such maintenance would be less than \$5,000.00 per year. The cost for the future maintenance of this site would become part of the budget of the Iowa Finance Authority.

Expansion Plans

The Iowa Finance Authority and other project partners have identified additional areas of housing that will need to become a part of the future of the website. These include elderly assisted living facilities, housing for persons with disabilities, and homelessness in Iowa. An ongoing committee comprised of members of the existing team will continue to meet quarterly to continually improve and expand upon the site.

This site may be the only one of its kind currently in existence and is of extreme importance as

a national model.

Submitted by: Bruce Ray
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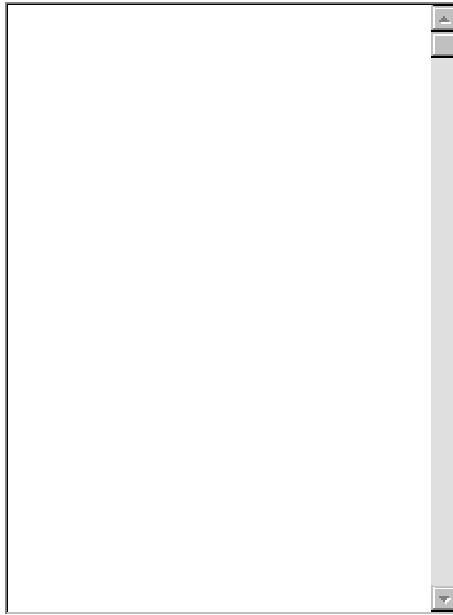
Irene Hardisty
Fannie Mae's Iowa Partnership Office
(515) 244-9935

Attachment A

Feedback Page

Your Name <i>optional</i>	<input type="text"/>
Agency or Company you are with <i>optional</i>	<input type="text"/>
Are you a Financial Partner or Consumer	<input type="text"/>
Email address <i>optional</i>	<input type="text"/>
Do you currently live or work in Iowa?	<input checked="" type="radio"/> Yes <input type="radio"/> No
How useful was this site for you or your organization	<input type="radio"/> 5 <input type="radio"/> 4 <input type="radio"/> 3 <input type="radio"/> 2 <input type="radio"/> 1 (5 being very useful, 1 being not useful)
Was the information found on this site accurate?	<input type="radio"/> 5 <input type="radio"/> 4 <input type="radio"/> 3 <input type="radio"/> 2 <input type="radio"/> 1 (5 being very accurate, 1 being inaccurate)
Was the information found on this site complete?	<input type="radio"/> 5 <input type="radio"/> 4 <input type="radio"/> 3 <input type="radio"/> 2 <input type="radio"/> 1 (5 being very complete, 1 being incomplete)
Was the site easy to navigate?	<input type="radio"/> 5 <input type="radio"/> 4 <input type="radio"/> 3 <input type="radio"/> 2 <input type="radio"/> 1 (5 being very easy to navigate, 1 being confusing)
Was the site visually appealing?	<input type="radio"/> 5 <input type="radio"/> 4 <input type="radio"/> 3 <input type="radio"/> 2 <input type="radio"/> 1 (5 being nice to look at, 1 being boring)
What was your overall impression of the site?	<input type="radio"/> 5 <input type="radio"/> 4 <input type="radio"/> 3 <input type="radio"/> 2 <input type="radio"/> 1 (5 being very impressed, 1 being not impressed)
Will you use this site in the future?	<input type="radio"/> 5 <input type="radio"/> 4 <input type="radio"/> 3 <input type="radio"/> 2 <input type="radio"/> 1 (5 being often, 1 being never)

Specific Comments



Post Feedback